

Information to identify the case:

Debtor 1	<u>Ronald E. Fulton</u>	Social Security number or ITIN	xxx-xx-2372
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-23676-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald E. Fulton

4/16/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald E. Fulton
 Debtor

Case No. 15-23676-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.

db	+Ronald E. Fulton,	1533 East Ntional Pike,	Scenery Hill, PA 15360-9760
cr	New Penn Financial, LLC d/b/a Shellpoint Mortgage,	P.O. Box 10675,	Greenville, SC 29603-0675
14118317	Ditech Financial LLC,	345 St Peter Street,	1100 Landmark Towers, Saint Paul, MN 55102
14175430	Ditech Financial LLC fka Greentree Servicing LLC,	P.O. Box 44265,	Jacksonville, FL 32231-4265
14660556	FHLMC VPC 198746,	c/o Shellpoint Mortgage Servicing,	P.O. Box 10675,
	Greenville, SC 29603-0675		
14661705	New Penn Financial, LLC,	d/b/a Shellpoint Mortgage Servicing,	P.O. Box 10675,
	Greenville, SC 29603-0675		
14174527	+PNC BANK N.A.,	PO BOX 94982,	CLEVELAND, OH 44101-4982
14118318	++++PNC MORTGAGE,	100 S COMMONS STE 116,	PITTSBURGH PA 15212-5356
	(address filed with court: PNC Mortgage, 116 Allegheny Center Mall, Pittsburgh, PA 15212)		

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 17 2019 02:50:26 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Ditech Financial LLC
 cr* FHLMC VPC 198746, c/o Shellpoint Mortgage Servicing, P.O. Box 10675,
 Greenville, SC 29603-0675

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

David A. Rice	on behalf of Debtor Ronald E. Fulton	ricelaw1@verizon.net,	lowdenscott@gmail.com
James Warmbrodt	on behalf of Creditor	Ditech Financial LLC	bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	Ditech Financial LLC	bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregrion03.pi.ecf@usdoj.gov		
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com		
Scott R. Lowden	on behalf of Debtor Ronald E. Fulton	niclowlgl@comcast.net	

TOTAL: 6